

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-16831-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Olga Pagan  
9060 Palisade Avenue  
Unit 714  
North Bergen, NJ 07047

Social Security No.:  
xxx-xx-7797

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after August 8, 2022 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 7, 2022  
JAN: lc

Jeanne Naughton  
Clerk

In re:  
Olga Pagan  
Debtor

Case No. 17-16831-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jul 07, 2022

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:  
**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:**

Recip ID	Recipient Name and Address
db	+ Olga Pagan, 9060 Palisade Avenue, Unit 714, North Bergen, NJ 07047-6185

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 07 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 07 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor CIT Bank N.A. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor The Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

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Date Recvd: Jul 07, 2022

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Denise E. Carlon

on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Laura M. Egerman

on behalf of Creditor CIT Bank N.A. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust  
sdeluca@hasbanilight.com, hllawpc@gmail.com

Stephen G Pape

on behalf of Debtor Olga Pagan stephenpape@msn.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9